

REMARKS

By the Office Action mailed October 9, 2007, restriction was required to one of the following groups:

- I. Claims 1-13 and 25-34, drawn to a method, system and computer readable medium for optimizing collection of money from skip accounts; or
- II. Claims 14-24, drawn to a method for optimizing collection of money from skip accounts.

Applicants hereby elect Group I, claims 1-13 and 25-34 for prosecution, without traverse.

This communication is believed to be fully responsive to the Office Action. If a telephone conference would be of assistance in advancing prosecution of the present application, the Examiner is respectfully invited to contact the undersigned at the telephone number provided below.

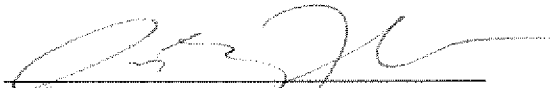
If any fee is due in connection with the present response, the Commissioner for Patents is hereby authorized to charge the requisite fee to our deposit account number 02-0393.

Prompt and favorable consideration on the merits is
earnestly solicited.

Respectfully submitted,

Date: October 16, 2007

By:


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